

**United States Bankruptcy Court
District of Puerto Rico, ~ Division**

IN RE:

Case No. 10-11585-13CRUZ GONZALEZ, LAURA I

Debtor(s)

Chapter 13

**DEBTOR'S CERTIFICATION OF COMPLETION OF POSTPETITION INSTRUCTIONAL
COURSE CONCERNING PERSONAL FINANCIAL MANAGEMENT**

Every individual debtor in a chapter 7, chapter 11 in which § 1141(d)(3) applies, or chapter 13 case must file this certification. If a joint petition is filed, each spouse must complete and file a separate certification. Complete one of the following statements and file by the deadline stated below:

☒ I, LAURA I CRUZ GONZALEZ the debtor in the above-styled case, hereby certify
(Printed Name of Debtor)

that on January 29, 2011 (Date), I completed an instructional course in personal financial management provided by

Consumer Credit Counseling Service of PR, Inc. an approved personal financial management provider.
(Name of Provider)

Certificate No. (if any): 03605-PR-DE-013719718

☐ I, _____ the debtor in the above-styled case, hereby certify
(Printed Name of Debtor)

that no personal financial management course is required because of [Check the appropriate box.]:

- ☐ Incapacity or disability, as defined in 11 U.S.C. § 109(h);
- ☐ Active military duty in a military combat zone; or
- ☐ Residence in a district in which the United States trustee (or bankruptcy administrator) has determined that the approved instructional courses are not adequate at this time to serve the additional individuals who would otherwise be required to complete such courses.

Signature of Debtor: /s/ LAURA I CRUZ GONZALEZ

Date: February 17, 2011

Instructions: Use this form only to certify whether you completed a course in personal financial management. (Fed. R. Bankr. P. 1007(b)(7).) Do NOT use this form to file the certificate given to you by your prepetition credit counseling provider and do NOT include with the petition when filing your case.

Filing Deadlines: In a chapter 7 case, file within 60 days of the first date set for the meeting of creditors under § 341 of the Bankruptcy Code. In a chapter 11 or 13 case, file no later than the last payment made by the debtor as required by the plan or the filing of a motion for a discharge under § 1141(d)(5)(B) or § 1328(b) of the Code. (See Fed. R. Bankr. P. 1007(c).)

Certificate Number: 03605-PR-DE-013719718

Bankruptcy Case Number: 10-11585



03605-PR-DE-013719718

CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on January 29, 2011, at 9:06 o'clock AM AST, LAURA I CRUZ GONZALEZ completed a course on personal financial management given in person by Consumer Credit Counseling Service of Puerto Rico, Inc., a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the District of Puerto Rico.

Date: January 29, 2011

By: /s/Joan Almodovar

Name: Joan Almodovar

Title: Branch Manager